

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: SANDRA LEE SMITH                      §              Case No. 04-70036  
   §  
   §  
Debtors     §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2004.
- 2) The plan was confirmed on 03/12/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/12/2009.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$55,049.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 29,670.00	
Less amount refunded to debtor	\$ 1,710.00	
<b>NET RECEIPTS</b>		<b>\$ 27,960.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 6,064.56	
Court Costs	\$ 164.00	
Trustee Expenses & Compensation	\$ 1,944.03	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 8,172.59</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	2,200.00	6,064.56	6,064.56	6,064.56	0.00
OCWEN LOAN SERVICING LLC	Sec	0.00	0.00	0.00	0.00	0.00
OCWEN FEDERAL BANK	Uns	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	7,700.00	7,879.45	7,879.45	2,397.72	0.00
5TH THIRD BANK	Uns	0.00	NA	NA	0.00	0.00
AT&T UNIVERSAL CARD	Uns	9,600.00	9,600.00	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	6,650.00	6,819.67	6,819.67	2,075.23	0.00
BRENDA SMITH	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	3,000.00	3,863.74	3,863.74	1,175.74	0.00
ECAST SETTLEMENT	Uns	5,500.00	5,659.71	5,659.71	1,722.25	0.00
RESURGENT CAPITAL SERVICES	Uns	3,750.00	3,755.08	3,755.08	1,142.67	0.00
RESURGENT CAPITAL SERVICES	Uns	2,100.00	10,009.71	10,009.71	3,045.96	0.00
CITIFINANCIAL	Uns	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT	Uns	8,000.00	8,347.63	8,347.63	2,540.19	0.00
DISCOVER FINANCIAL SERVICES	Uns	5,700.00	5,677.25	5,677.25	1,727.59	0.00
JAMES EVANS	Uns	0.00	NA	NA	0.00	0.00
B-LINE LLC	Uns	195.00	195.90	195.90	58.49	0.00
ECAST SETTLEMENT	Uns	1,935.00	1,933.99	1,933.99	587.66	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ECAST SETTLEMENT	Uns	5,070.00	5,168.00	5,168.00	1,572.62	0.00
ECAST SETTLEMENT	Uns	615.00	623.59	623.59	189.16	0.00
SHERMAN ACQUISITION DBA	Uns	1,670.00	1,742.77	1,742.77	529.57	0.00
SEARS GOLD MASTERCARD	Uns	0.00	NA	NA	0.00	0.00
SHERMAN ACQUISITION DBA	Uns	225.00	222.30	222.30	67.32	0.00
WELLS FARGO FINANCIAL	Uns	1,250.00	1,010.27	1,010.27	307.43	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,131.98	2,131.98	647.81	0.00
JUNIPER BANK	Uns	0.00	195.90	195.90	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	164.00	164.00	164.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 65,236.94	\$ 19,787.41	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 8,172.59	
Disbursements to Creditors	\$ 19,787.41	
<b>TOTAL DISBURSEMENTS:</b>		\$ 27,960.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/22/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.